

Applicant : Karun Philip and Harpal Maini
Serial No. : 09/693,568
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Attorney's Docket No.: 12023-003001

(3) The Applicant is not aware of any providers or products that are in competition with the invention.

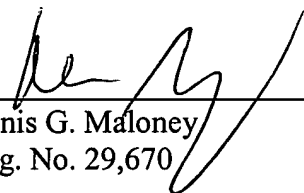
(4) The true assignee of the current invention is the assignee Tranquilmoney, Inc. as was recorded in the assignment filed on October 3, 2001.

The Applicant believes that this constitutes a complete and candid response to the requirement for each item requested by the Examiner and that the response fully complies with 37 CFR 1.105.

While no fees are believed to be due at this time, please apply any charge deficiencies or credits to deposit account 06-1050, reference 12023-003001.

Respectfully submitted,

Date: 10/20/00



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